

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brandon Scott Lease
Debtor

Case No. 19-04723-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 05, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Brandon Scott Lease, 154 Three Hill Road, Spring Grove, PA 17362-8669 |
| 5266014 | + Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268 |
| 5266017 | Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + EDI: PRA.COM | Mar 05 2025 23:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | Email/Text: USBANK_bkmail@ecf.epiqsystems.com | Mar 05 2025 18:38:00 | U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301 |
| cr | + Email/Text: USBankBKNotices@nationalbankruptcy.com | Mar 05 2025 18:38:00 | U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway,Suite 425, Dallas, TX 75254-8067 |
| cr | + Email/Text: USBankBKNotices@nationalbankruptcy.com | Mar 05 2025 18:38:00 | U.S. Bank National Association, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685 |
| 5266010 | + EDI: BANKAMER | Mar 05 2025 23:38:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 5280801 | + EDI: BANKAMER2 | Mar 05 2025 23:38:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 5266011 | EDI: CAPITALONE.COM | Mar 05 2025 23:38:00 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 5266011 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 05 2025 18:46:05 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 5271083 | EDI: CAPITALONE.COM | Mar 05 2025 23:38:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5271083 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 05 2025 18:57:13 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5266012 | + Email/Text: bankruptcy@cavps.com | Mar 05 2025 18:38:00 | Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288 |
| 5266009 | EDI: PENNDEPTREV | Mar 05 2025 23:38:00 | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 5266009 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 05 2025 18:38:00 | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 5268955 | EDI: DISCOVER | Mar 05 2025 23:38:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |

| | | | |
|---------|---|----------------------|---|
| 5266013 | + EDI: DISCOVER | Mar 05 2025 23:38:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 5266007 | EDI: IRS.COM | Mar 05 2025 23:38:00 | Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346 |
| 5266015 | + Email/Text: Bankruptcies@nragroup.com | Mar 05 2025 18:38:00 | National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036 |
| 5266016 | + Email/Text: bankruptcy@holidayinnclub.com | Mar 05 2025 18:38:00 | Orange Lake/wilson Res, 8505 W Irlo Bronson Memo, Kissimmee, FL 34747-8217 |
| 5280922 | EDI: PRA.COM | Mar 05 2025 23:38:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541 |
| 5266018 | + EDI: PRA.COM | Mar 05 2025 23:38:00 | Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 5266068 | ^ MEBN | Mar 05 2025 18:37:45 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5266019 | + Email/Text: bankruptcy@towerfcu.org | Mar 05 2025 18:38:00 | Tower Federal Credit U, 7901 Sandy Spring Rd, Laurel, MD 20707-3589 |
| 5267447 | + Email/Text: bankruptcy@towerfcu.org | Mar 05 2025 18:38:00 | Tower Federal Credit Union, 7901 Sandy Spring Road, Laurel, MD 20707-3589 |
| 5284460 | Email/Text: USBANK_bkmail@ecf.epiqsystems.com | Mar 05 2025 18:38:00 | U.S. Bank Home Mortgage, a division of, U.S. Bank National Association, 2800 Tamarack Road, Owensboro, Kentucky 42301 |
| 5619736 | + Email/Text: RASEBN@raslg.com | Mar 05 2025 18:38:00 | U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001 |
| 5345451 | EDI: USBANKARS.COM | Mar 05 2025 23:38:00 | U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301 |
| 5266020 | + EDI: USBANKARS.COM | Mar 05 2025 23:38:00 | Us Bank Home Mortgage, 777 E Wisconsin, Milwaukee, WI 53202-5370 |
| 5269902 | + Email/Text: bankruptcynotification@wellspan.org | Mar 05 2025 18:38:00 | Wellspan Health, P O Box 15119, York, PA 17405-7119 |
| 5266008 | + Email/Text: kcm@yatb.com | Mar 05 2025 18:38:00 | York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067 |
| cr | *+ | U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067 |
| cr | *+ | U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2025 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Dawn Marie Cutaia | on behalf of Debtor 1 Brandon Scott Lease dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor TOWER FEDERAL CREDIT UNION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor TOWER FEDERAL CREDIT UNION bkgroup@kmlawgroup.com |
| Jerome B Blank | on behalf of Creditor U.S. Bank National Association pamb@fedphe.com |
| Mario J. Hanyon | on behalf of Creditor U.S. Bank National Association wbecf@brockandscott.com mario.hanyon@brockandscott.com |
| Michelle McGowan | on behalf of Creditor U.S. Bank National Association mimcgowan@raslg.com |
| Thomas Song | on behalf of Creditor U.S. Bank National Association tomysong0@gmail.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 9

Information to identify the case:

Debtor 1

Brandon Scott Lease

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5139

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04723-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brandon Scott Lease

3/5/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.